

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

MAURINE HOWARD,	§	
	§	
Plaintiff,	§	
	§	
v.	§	CIVIL ACTION NO. H-04-0352
	§	
STATE FARM LLOYDS,	§	
	§	
Defendant.	§	

FINAL JUDGMENT

In accordance with the Memorandum and Opinion setting out Findings of Fact and Conclusions of Law (Docket No. 74) entered on October 13, 2005, and the Order on State Farm Lloyds's application for attorney's fees and court costs entered this date, this court enters final judgment, as follows:

Defendant State Farm Lloyds's Motion for Summary Judgment on the Affirmative Defense of Concealment and Fraud, (Docket No. 37), is GRANTED. Plaintiff Maurine Howard takes nothing and her claims against defendant State Farm Lloyds are DISMISSED with PREJUDICE.

Defendant State Farm Lloyds recovers from plaintiff Maurine Howard the sum of \$114,270.00, which represents the reasonable and necessary attorney's fees incurred by State Farm Lloyds in defending against plaintiff Maurine Howard's Texas Insurance Code and Texas Deceptive Trade Practices Act claims and in pursuing defendant State Farm Lloyds's

counterclaim under TEX. INS. CODE ANN., art. 2121 § 16(c) and TEX. BUS. & COMM. CODE ANN. § 17.05(c).

Defendant State Farm Lloyds also recovers from plaintiff Maurine Howard the sum of \$14,880.00, which represents the amount of defendant State Farm Lloyds's expenses, including reasonable and necessary attorney's fees, incurred as a result of plaintiff Maurine Howard's submission of affidavits in bad faith, under Rule 56(g) of the Federal Rules of Civil Procedure.

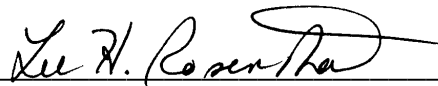
Defendant State Farm Lloyds recovers from plaintiff Maurine Howard its court costs in the amount of \$12,281.34 reasonably incurred in defending against plaintiff Maurine Howard's claims and in pursuing defendant State Farm Lloyds's counterclaim brought under TEX. INS. CODE ANN., art. 21.21 § 16(c) and TEX. BUS. & COMM. CODE ANN. § 17.05(c).

Defendant State Farm Lloyds recovers from plaintiff Maurine Howard \$80,234.40, which represents the sanctions imposed by this court for plaintiff Maurine Howard's fraud on the court and her acts of perjury committed during her depositions taken in this action.

Defendant State Farm Lloyds recovers from plaintiff Maurine Howard the sum of \$20,000.00 for future reasonable and necessary attorney's fees in the event of an appeal to the Fifth Circuit Court of Appeals and/or United States Supreme Court.

This is a final judgment.

SIGNED on November 17, 2005, at Houston, Texas.

A handwritten signature in black ink, appearing to read "Lee H. Rosenthal", is written over a horizontal line.

Lee H. Rosenthal
United States District Judge